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February 14, 2013

Human Services Committee

Testimony in support of Senate Bills 93 and 851

On behalf of the Connecticut Chapter of the National Organization for Women (CT NOW), we want to express my strong support for Senate Bill 93: An Act Concerning the Community Spouse of an Institutionalized Person.

Retirement is a time in life that has to be carefully planned. Unfortunately, health conditions and complications are unforeseen events. The financial stability for older couples in retirement can quickly be jeopardized if one half of the couple requires costly institutionalized medical care. The spouse requiring extensive medical care may enroll in the Medicaid program for assistance paying for nursing home care while still contributing some of his or her own personal savings.

Statistically, men tend to enter nursing homes sooner than their female counterparts - leaving women in the community. As the law currently stands, the State of Connecticut is risking the economic well being of older women seeking to remain financially independent while caring for their loved one. CT NOW supports this legislation because it will allow the spouse to keep the maximum amount of their own personal dollars while living in the community. As a result, the spouse may remain in the community and avoid becoming destitute or having to enter a nursing home herself.

Economic security is important to us all. According to a study done in 2011 by the Center for Disease Control, women tend to live longer than their male counterparts. As a result, they are the primary caregivers in their families. CT NOW strongly supports this measure as well as any other measure that will allow women more economic security and freedom of choice. The passage of this bill would allow spouses to focus their attentions on their loved one rather than worrying about how they will make ends meet day to day.

We respectfully request that Senate Bill 93 be given full and fair consideration and support. Its passage would have a positive impact on the quality of life for both men and women across Connecticut.

Jacqueline Kozin
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